



Motto

**If you are failing to plan,
you are planning to fail.
(Benjamin Franklin)**

Areas of Lead Expertise

- Internal Control
- Internal Audit.
- Fraud Investigations.
- Risk Assessment, Evaluation Analysis, Mitigation & Controls.
- Annual Audit Planning.
- Quarterly Audit Committee Reporting.
- Senior Management Reporting.
- Branchless Banking Audits.
- Financial Reporting Audits.
- Core Banking Audits.
- Audit Fraud deterrence, detection and prevention controls processes.
- Anti-Money Laundering Evaluation, Analysis, Mitigation & Controls Processes.
- Consultancy for Internal Controls Review.
- Consultancy for Cost Controls measures.
- Consultancy for Revitalizing measures for sick units/branches.
- Review of Policies & Procedures.

Personal Profile

Cell Phone #

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Personal email Addresses:

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Postal and Residential Address:

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Gulshan-e-Maymar, Near Bank Islami
and Town Hall Chowrangi,
Karachi, Pakistan.

Syed Kashif Hussain - CPA - CFE - CICA

- Experienced Internal Audit Professional with Advanced Cutting-edge Technical Knowledge & Skills Acumen.
- Fraud Examiner & Investigator Adept at Detective & Preventive Driven Approach
- Internal Control Specialist having Innovative Approach
- Risk Analyst with Enhanced & In-depth Conscientious Analytical Skills

Objective:

Equipped with tools of professional and technical knowledge, skills and competency, seeking a position where my knowledge and skills are capitalized and could contribute towards achieving organizational objectives along with professional growth.

Detailed Professional Experience Profile

Meezan Bank Limited

Unit Head (Manager) - Internal Control

Branchless & Digital Banking Initiative

April 2016 to Present



Responsibilities:

Currently, leading Internal Control of Digital Branchless & Digital Banking Initiative of Meezan Bank and covering segments that are Internal Audit, Fraud, Risk, Compliance, State Bank of Pakistan, Law Enforcement Agencies, FBR, NADRA

- Regulatory (SBP) Reporting.
- Transactions Monitoring
- AML and KYC Control Checks
- Review Monitor and Assess Fraud Prevention and Detections Measures and Provision of Advisory for their Effectual Remediations.
- Reviews of Agreements
- Reviews of Product Papers
- Reviews of Policies and Procedures
- Reviews of System Manuals
- Controls Check Assessments of the Systems
- Liaison with reviewing bodies SBP, Internal Audit, Compliance etc.
- Statistical Analysis
- Preparing Minutes of the Meetings
- Drafting and responding the reports of SBP, Internal Audit, Compliance etc.
- Control check of SBP and Banks Internal Instructions & Compliance
- Liaison with FBR
- Liaison with Law Enforcement Agencies
- Controls check and review the schematization of the streamlining of the effectiveness and efficacy of the system
- Keeping abreast of the regulatory, governmental and internal instructions and conveying them to the concerned.
- Review of the Business Impact Analysis
- Reporting the Key Risks Indicators to Risk Department
- Data Mining & Data Analysis
- Budget Management
- Liaison with Business Continuity & Disaster Recovery Endeavor with the concerned.
- Business Strategy Cogitation
- Advisory over Complex Projects
- Assurance of Effectiveness and Efficacy of Due Diligence Controls.
- Reviews over Portfolio Management
- Advisory on Process Improvements
- Advisory on Revenue Growth
- Risk Assessments

PC # 75340.

Computerized National Identity Card
(CNIC) #

42101-8492115-5

Date of Birth:

February 9th, 1971

Diploma and Trainings

- Achieved Advanced Level English Language Diploma (ESL) Diploma from Pakistan American Culture Center (PACC) Cantt Branch.
- Techniques of Minimizing Fraud and Strengthening Control
- Understanding Credit Risk Models" offered by The Institute of Bankers of Pakistan
- Export Procedure Training from SMEDA
- IT Security Training
- Internal Control Procedures for Cheque Payments:
- SBP Guidelines Anti-Money Laundering.

Skills:

Leadership/Management



Administration & Management



Computers



Planning & Organization



Investigation



Communication



Negotiation



Time Management



Adaptability.



Analytical



Problem-solving



Teamwork



Telenor Microfinance Bank (Defunct - Tameer Bank)

Executive Manager - Internal Audit

July 2007 to April 2016

Responsibilities:

Industry Segment	Audit Engagements
Branchless Banking 	<ul style="list-style-type: none">Agents' Selection, On-boarding and their Due Diligence.M-Wallet Registration and Know Your Customer (KYC)Compliance.Back-End OperationsFraud Investigations, Detection and Prevention Process.Anti-Money LaunderingDispute Management and Complaints Redressal.Domestic Remittance Over the CounterBulk DisbursementsBill Payments
Management and Operations	<ul style="list-style-type: none">Alternate Delivery Channel (ADC).Procurement Operations of IT and Administration.Operational Risk Management and Risk Credit Committee.Credit Risk ManagementBusiness Continuity & Disaster Recovery.Financial Control (FINCON).Human Resources and PayrollFixed Assets ManagementFraud Risk ManagementLiquidity ManagementCollateral Risk Assessments and Evaluations, Movements, Retention Management and Handling at Head Office.
Core-Branch Banking	<ul style="list-style-type: none">Branch Delinquency Controls ReviewLoan Disbursals and Recovery Processes and their controls.Collateral Movements, Retention Management and Handlings at Branches.Cash Operations and vault management and over-night liquidity retention and Insurance coverage.at Branches.Interbank Fund Transfer (Giro)Account Opening and Closing.Deposit and WithdrawalsDormant and Inoperative Accounts Handling,Cheque Book Management
Information Technology and Security	<ul style="list-style-type: none">Examination and evaluation of an organization's information technology infrastructure, policies and operationsProtection of Information Assets and IT Governance.Technology Risk Analysis, Evaluation, Assessment & Management.Basic Computer Control ChecksCyber Security Risk AnalysisNetwork SecurityComputer Applications ControlsRegulatory Compliance related to ITSystem Based Control Testing

Manhattan International

December 1, 2006 to June 30, 2007

Designation: Financial Data Researcher and Analyst.
Department: BPS. Research and Analysis.
Job Description: Project 'ANSA' by ROK Corporation, UK. (Pakistan)
Department: BPS. Research and Analysis.
Tenure: December 1, 2006 to June 30, 2007.

Roles and Responsibilities:

- Data research and analysis.
- Provision of requisite data to the concerns.
- Assessments & analysis the performance & feasibility of projects.
- Reporting to High Command in UK and Pakistan.



Affiliations:

- Association of Certified Fraud Examiners - (ACFE) - <http://www.acfe.com/>
- Certified Information System Auditors (CISA) from ISACA. - <https://www.isaca.org/Pages/default.aspx>
- Certified Internal Auditors - (CIA). - <https://na.theiia.org/Pages/IIAHome.aspx>

Social Profile:



<https://pk.linkedin.com/in/muhammad-syed-kashif-hussain-cpa-cfe-b569ab18>

<https://www.facebook.com/public/Muhammad-Syed-Kashif-Hussain>

Canvassing / Studying

- Blockchain
- Information Security Threats
- Artificial Intelligence
- Digital Banking
- Online Banking Scams
- Dark Web
- Deep Web
- Mariana Web

Leisure Activities

- Mediation
- Reading
- Yoga
- Martial Arts
- Tratak
- Walking
- Shooting

Citizen Furniture

August 1, 1993 to August 16, 2006

Designation: Manager Finance & Accounts.
Department: Finance & Accounts.
Tenure: August 1, 1993 to August 16, 2006.

Roles and Responsibilities:

- Managing, Monitoring and evaluation of the maintenance of accounts.
- Daily transaction analysis, daily sales target & analysis of Target Sales achieved & Sales Team Performances.
- Preparations of sales report, sales forecasting, providing suggestions and proposal to enhance sales.
- Cash inflows & outflows, monthly & annual cash flow analysis.
- Merchandising operations.
- Payroll & overtime.
- Labor management.
- Job/product order costing.
- Bank Dealings/Reconciliations.
- Preparations of Final Accounts such as Financial Statements & Balance Sheets (Monthly & Yearly).
- Monitoring and evaluation of budget & keeping eye on Budgetary Control instincts.
- Preparation and finalization of budget.
- Preparing Feasibility Reports for various projects/matters.
- Managing Quotations & Tender.

Jamal Ahmed & Co, Chartered Accountants (Articles)

July 2, 1988 to July 31, 1993

Designation: Audit Assistant to Audit Team Leader

Professional Training:

Served mandatory articles training period with Jamal Ahmed & Company, a reputed firm of Chartered Accountants and during this period, audited annual accounts of Manufacturing concerns, Insurance Companies, Banks and Private entities.

- Plan, conduct and review audit assignments.
- Lead, supervise & conduct audits.
- Review the performance of the of the audit assignments to review effectiveness of accounting and managerial controls and accuracy of recorded data; evaluating level of efficiency, safeguard of assets; and ensure that the same are in compliance with applicable laws and policies and procedures.
- Ensure that standards of planning, audit work, and reporting are met
- Prepare formal written reports addressed to the departmental heads on the audit of their respective functions.
- Monitor, review, assess the adequacy and effectiveness of manual and system controls,
- Assess the completeness and effectiveness of business continuity efforts through review of plans and results of annual testing.
- Discuss deficiencies with management and recommend actions to improve controls, enhance information integrity, streamline processes, and reduce costs. Where appropriate, recommend changes in policies and procedures to enhance controls and to correct deficiencies.

Professional & Academic Qualifications	Institutions
Certified Public Accountant - CPA	The Institute of Certified Public Accountants of Pakistan (ICPAP)
Certified Fraud Examiner - CFE	Association of Certified Fraud Examiners - (ACFE) - USA
Certified Internal Control Auditor - CICA	The Institute for Internal Controls - USA
Bachelor of Commerce	University of Karachi
Inter Commerce	Islamia College, Karachi.
Matriculation	Govt Islamia School, Karachi.

References:

Will be furnished if instructed.